

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

JASON CARL DEMPSEY

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-11129 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 25, 2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/22/2015 and confirmed on 1/25/16 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		74,504.88
Less Refunds to Debtor	1,492.25	
TOTAL AMOUNT OF PLAN FUND		73,012.63

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	3,411.42	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		6,911.42

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	MIDFIRST*	0.00	40,767.06	0.00	40,767.06
	Acct: 2225				
	MIDFIRST*	1,470.49	1,470.49	0.00	1,470.49
	Acct: 2225				
	BANK OF AMERICA NA**	16,675.22	16,675.22	1,393.33	18,068.55
	Acct: 1024				
	STATE FARM BANK FSB	0.00	0.00	0.00	0.00
	Acct: 3568				
					60,306.10

Priority					
	DANIEL P FOSTER ESQ**	0.00	0.00	0.00	0.00
	Acct:				
	JASON CARL DEMPSEY	0.00	0.00	0.00	0.00
	Acct:				
	JASON CARL DEMPSEY	1,492.25	1,492.25	0.00	0.00
	Acct:				
	FOSTER LAW OFFICES**	0.00	0.00	0.00	0.00
	Acct:				
	DANIEL P FOSTER ESQ**	3,500.00	3,500.00	0.00	0.00
	Acct:				

*** NONE ***

Unsecured					
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 2248				
	JPMORGAN CHASE BANK NA	0.00	0.00	0.00	0.00
	Acct: 5322				
	CITIBANK NA(*)++	0.00	0.00	0.00	0.00
	Acct: 4380				
	NAVIENT SOLUTIONS LLC O/B/O THE DEF	11,170.70	1,327.86	0.00	1,327.86
	Acct: 5246				
	DISCOVER BANK(*)	8,449.86	1,004.43	0.00	1,004.43
	Acct: 0465				
	MARQUETTE SAVINGS BANK	15,466.95	1,838.56	0.00	1,838.56

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 3670				
	MEADVILLE AREA FCU**	9,200.08	1,093.61	0.00	1,093.61
	Acct: 5246				
	NORTHWEST SAVINGS BANK**	0.00	0.00	0.00	0.00
	Acct: ?				
	CITIZENS BANK NA(*)	1,915.83	227.73	0.00	227.73
	Acct: 4448				
	REC MANAGEMENT SERVICE	0.00	0.00	0.00	0.00
	Acct: 7118				
	AMERICAN INFOSOURCE LP AGENT FOR	250.82	29.81	0.00	29.81
	Acct: 0001				
	WORLDS FOREMOST BANK - CABELAS C	2,297.54	273.11	0.00	273.11
	Acct: 5543				
					<hr/> 5,795.11

TOTAL PAID TO CREDITORS 66,101.21

TOTAL CLAIMED

PRIORITY 0.00

SECURED 18,145.71

UNSECURED 48,751.78

Date: 01/25/2021

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
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PITTSBURGH, PA 15219
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IN RE:

JASON CARL DEMPSEY

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:15-11129 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Jason Carl Dempsey
Debtor

Case No. 15-11129-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: Jan 26, 2021

User: lmar
Form ID: pdf900

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2021:

Recip ID	Recipient Name and Address
db	+ Jason Carl Dempsey, 28544 State Highway 27, Guys Mills, PA 16327-3238
14126069	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, Bank Of America, PO Box 982236, El Paso, TX 79998
14641092	Bank of America, PO Box 15312, Wilmington, DE 19850-5312
14135001	Bank of America, PO BOX 31785, Tampa, FL 33631-3785
14126072	+ Citibank / Shell Oil, Citicorp Services, Po Box 790040, St Louis, MO 63179-0040
14132388	+ IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378
14187060	+ Marquette Savings Bank, c/o Kurt L. Sundberg, Esq., 300 State Street, Ste 300, Erie, PA 16507-1430
14138726	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14126078	+ Midland Mortgage Company, Mid First Bank, Attention: Bankruptcy, PO Box 26648, Oklahoma City, OK 73126-0648
14132389	+ Northwest Savings Bank, c/o Colleen Lamberto, PO Box 128, Warren, PA 16365-0128
14126080	+ Receivable Managment Service, 240 Emery Street, Bethlehem, PA 18015-1980
14126084	+ Wfs Financial / Wachovia Dealer Services, Po Box 3569, Rancho Cucamonga, CA 91729-3569

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14161844	Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Jan 27 2021 02:59:42	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14135553	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 27 2021 02:47:00	Citizens Bank, N.A., 443 Jefferson Blvd. RJW-135, Warwick, RI 02886
14126079	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 27 2021 02:47:00	RBS Citizens CC, Attn: Bankruptcy Department, 443 Jefferson Boulevard, Ms: Rjw-135, Warwick, RI 02886
14126070	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 27 2021 03:02:42	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14126072	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 27 2021 03:03:00	Citibank / Shell Oil, Citicorp Services, Po Box 790040, St Louis, MO 63179-0040
14126073	+ Email/PDF: pa_dc_ed@navient.com	Jan 27 2021 03:02:51	Department Of Education / Navient, Po Box 9635, Wilkes Barre, PA 18773-9635
14129882	Email/Text: mrdiscen@discover.com	Jan 27 2021 02:47:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14126074	+ Email/Text: mrdiscen@discover.com	Jan 27 2021 02:47:00	Discover Financial, Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025
14126075	+ Email/Text: collectionbankruptcies.bancorp@53.com	Jan 27 2021 02:49:00	Fifth Third Bank, Bankruptcy Department, 1830 East Paris Avenue, Grand Rapids, MI 49546-6253
14126071	Email/PDF: ais.chase.ebn@americaninfosource.com	Jan 27 2021 03:01:00	Chase Card Services, Attn: Bankruptcy Dept, Po Box 15298, Wilmington, DE 19850
14126076	+ Email/Text: craig.dombrowski@marquettesavings.com		

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		Jan 27 2021 02:50:00	Marquette Savings Bank, 920 Peach Street, Erie, PA 16501-1486
14126077	+ Email/Text: ahefner@onefcu.com	Jan 27 2021 02:50:00	Meadville Area Federal Credit Union, 300 Arch Street, Meadville, PA 16335-3217
14180499	Email/PDF: pa_dc_claims@navient.com	Jan 27 2021 03:01:10	Navient Solutions, Inc., Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14145567	Email/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com	Jan 27 2021 02:47:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328
14126081	+ Email/Text: home.sfbank-bankruptcynotice.083i01@statefarm.com	Jan 27 2021 02:47:00	State Farm Financial Services, Attention: Bankruptcy, Po Box 2328, Bloomington, IL 61702-2328
14126082	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 27 2021 02:46:00	Verizon, 500 Technology Drive, Suite 550, Weldon Spring, MO 63304-2225
14208523	Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 27 2021 03:01:02	WORLD'S FOREMOST BANK, CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609
14126083	+ Email/Text: rmcbknotices@wm.com	Jan 27 2021 02:49:00	Waste Management, 1001 Fannin, Suite 4000, Houston, TX 77002-6711
14126085	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Jan 27 2021 03:02:42	Worlds Foremost Bank NA, Attn: Collections, Po Box 82608, Lincoln, NE 68501-2608

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 25, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor MidFirst Bank andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Daniel P. Foster	

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on behalf of Debtor Jason Carl Dempsey dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Joshua I. Goldman

on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com
kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 6